

UNITED STATES DISTRICT COURT
for the
Northern District of Ohio

Atlantic Coast Life Insurance Company)

Plaintiff(s))
v.)
Denise Gwajek)

Defendant(s))

Civil Action No. 1:25-cv-683

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address)

Denise Gwajek
3810 Ruth Drive
Brunswick, Ohio 44212

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Barry Y. Freeman, Esq.
Roetzel & Andress, LPA
1375 East 9th Street, 10th Floor
Cleveland, Ohio 44114

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

SANDY OPACICH, CLERK OF COURT

4/8/2025

s/ A. Faluski

Date: _____

Signature of Clerk or Deputy Clerk



Civil Action No. 1:25-cv-683

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____.

- I personally served the summons on the individual at *(place)* _____
on *(date)* _____; or
- I left the summons at the individual's residence or usual place of abode with *(name)* _____
, a person of suitable age and discretion who resides there,
on *(date)* _____, and mailed a copy to the individual's last known address; or
- I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or
- I returned the summons unexecuted because _____; or
- Other *(specify)*: _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0.00 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT
for the
Northern District of Ohio

Atlantic Coast Life Insurance Company)

Plaintiff(s))
v.) Civil Action No. 1:25-cv-683

Denise Gwajek)

Defendant(s))

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address)

Kelly A. Hesketh, as Executor of the Estate of Kenneth H. Schmidt, Deceased
1010 Riverwalk Drive
Simpsonville, SC 29681

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Barry Y. Freeman, Esq.
Roetzel & Andress, LPA
1375 East 9th Street, 10th Floor
Cleveland, Ohio 44114

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SANDY OPACICH, CLERK OF COURT

4/8/2025

s/ A. Faluski

Date: _____

Signature of Clerk or Deputy Clerk



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on *(date)* _____, and mailed a copy to the individual's last known address; or
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designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or
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My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0.00 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT
for the
Northern District of Ohio

Atlantic Coast Life Insurance Company)

Plaintiff(s))
v.) Civil Action No. 1:25-cv-683

Denise Gwajek)

Defendant(s))

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address)

Kelly A. Hesketh
1010 Riverwalk Drive
Simpsonville, SC 29681

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Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Barry Y. Freeman, Esq.
Roetzel & Andress, LPA
1375 East 9th Street, 10th Floor
Cleveland, Ohio 44114

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SANDY OPACICH, CLERK OF COURT

4/8/2025

s/ A. Faluski

Date: _____

Signature of Clerk or Deputy Clerk



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on *(date)* _____, and mailed a copy to the individual's last known address; or
- I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or
- I returned the summons unexecuted because _____; or
- Other *(specify)*:

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I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT
for the
Northern District of Ohio

Atlantic Coast Life Insurance Company)

Plaintiff(s))
v.) Civil Action No. 1:25-cv-683

Denise Gwajek)

Defendant(s))

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address)

Jeff K. Schmidt
7620 Thompson Road
Cincinnati, Ohio 45247

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Barry Y. Freeman, Esq.
Roetzel & Andress, LPA
1375 East 9th Street, 10th Floor
Cleveland, Ohio 44114

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SANDY OPACICH, CLERK OF COURT

4/8/2025

s/ A. Faluski

Date: _____

Signature of Clerk or Deputy Clerk



Civil Action No. 1:25-cv-683

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on *(date)* _____, and mailed a copy to the individual's last known address; or
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designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or
- I returned the summons unexecuted because _____; or
- Other *(specify)*:

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0.00 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT
for the
Northern District of Ohio

Atlantic Coast Life Insurance Company)

Plaintiff(s))
v.) Civil Action No. 1:25-cv-683

Denise Gwajek)

Defendant(s))

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address)

Kerri A. Schmidt
3940 Mack Road
Fairfield, Ohio 45014

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Barry Y. Freeman, Esq.
Roetzel & Andress, LPA
1375 East 9th Street, 10th Floor
Cleveland, Ohio 44114

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SANDY OPACICH, CLERK OF COURT

4/8/2025

s/ A. Faluski

Date: _____

Signature of Clerk or Deputy Clerk



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I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT
for the
Northern District of Ohio

Atlantic Coast Life Insurance Company)

Plaintiff(s))
v.)
Denise Gwajek)

Defendant(s))

) Civil Action No. 1:25-cv-683
)
)
)
)
)

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address)

Loretta A. Schmidt
8771 Carrousel Park Circle
Cincinnati, Ohio 45241

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Barry Y. Freeman, Esq.
Roetzel & Andress, LPA
1375 East 9th Street, 10th Floor
Cleveland, Ohio 44114

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

SANDY OPACICH, CLERK OF COURT

4/8/2025

Date: _____

s/ A. Faluski

Signature of Clerk or Deputy Clerk



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on *(date)* _____, and mailed a copy to the individual's last known address; or
- I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
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- I returned the summons unexecuted because _____; or
- Other *(specify)*: _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0.00 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc: